DOCKET NO.: EMIC01-00003 **PATENT**
Customer No.: 23990

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of	:	Keith C. Bottner, et al.
Application No.	:	10/677,827
Filed	:	October 2, 2003
For	:	SECURE, ANONYMOUS AUTHENTICATION FOR ELECTRONIC PURCHASING WITH DYNAMIC DETERMINATION OF PAYMENT PRICING AND TERMS AND CROSS VENDOR TRANSACTION RESOLUTION
Group No.	:	3627
Examiner	:	Ramsey Refai
Confirmation No.	:	9813

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

No fees are believed to be necessary; however, in the event that any fees are required for the prosecution of this application, please charge any necessary fees to Deposit Account No. 50-0208. No extension of time is believed to be necessary. If, however, an extension of time is needed, the extension is requested and please charge the fee for this extension to Deposit Account No. 50-0208.

In response to the final Office Action dated October 22, 2008, please amend the above-identified application as follows: